#### IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	: Case No. 18-23598 CMB
Mildred D. Danko,	: Chapter 13
Debtor.	: Related to: Document No. 86
Mildred D. Danko,	ENTERED BY DEFAULT
Movant,	
VS.	:

U.S. Bank Trust, N.A. / Fay Servicing, LLC,

Respondents.

## **ORDER**

And now, this 22nd day of October , 2020, the Loan Modification Agreement dated January 30, 2020, between Debtor, Mildred D. Danko, and Fay Servicing, LLC, which reduces the mortgage interest rate to 9.733%, sets the monthly principal and interest payment at \$580.65 effective March 1, 2020, extends the mortgage maturity date to August 1, 2037, creates a balloon payment of \$68,505.98 due on or before August 2037, and adds the mortgage delinquency to the outstanding principle balance bringing the mortgage current, is hereby APPROVED. It is further ORDERED that the Debtor shall file a LMP final report and an amended plan incorporating the terms of the approved loan modification within 30 days after this Order.

By the Court,

Carlota M. Böhm

Chief United States Bankruptcy Judge

**FILED** 10/22/20 8:22 am CLERK U.S. BANKRUPTCY COURT - WDPA

# Case 18-23598-CMB Doc 92 Filed 10/24/20 Entered 10/25/20 01:26:25 Desc Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 18-23598-CMB

Mildred D. Danko Chapter 13

Debtor(s)

#### CERTIFICATE OF NOTICE

District/off: 0315-2 User: gamr Page 1 of 2
Date Rcvd: Oct 22, 2020 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2020:

Recipi ID Recipient Name and Address

db + Mildred D. Danko, P.O. Box 542, Republic, PA 15475-0542

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2020 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2020 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor U.S. Bank Trust National Association as trustee for CVF III Mortgage Loan Trust II

bnicholas@kmllawgroup.com

Brian Nicholas

on behalf of Creditor Fay Servicing LLC, as servicer for U.S. Bank Trust National Association, as trustee for CVF III Mortgage

Loan Trust II bnicholas@kmllawgroup.com

Charles Griffin Wohlrab

on behalf of Creditor Fay Servicing LLC, as servicer for U.S. Bank Trust National Association, as trustee for CVF III Mortgage

Loan Trust II cwohlrab@rascrane.com

Daniel R. White

on behalf of Debtor Mildred D. Danko zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com

Kevin M Buttery

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District/off: 0315-2 User: gamr Page 2 of 2
Date Rcvd: Oct 22, 2020 Form ID: pdf900 Total Noticed: 1

on behalf of Creditor U.S. Bank Trust National Association as trustee for CVF III Mortgage Loan Trust II kbuttery@rascrane.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter 13 trusteewdpa.com

TOTAL: 7